



Benefits for the Journey Ahead

No matter where life takes you, JHU benefits are here to support you along the way

2026 Employee Premiums for Faculty and Staff

Medical Full-time Faculty, Visiting Faculty** & Staff – Semi-Monthly					
Plan	Salary Tiers*	Individual	1 Adult & Child(ren)	2 Adults	2 Adults & Child(ren)
CareFirst Core PPO	\$40,000 or less	\$42.03	\$72.14	\$110.98	\$166.30
	\$40,001-60,000	\$57.05	\$97.90	\$150.62	\$225.70
	\$60,001-80,000	\$72.07	\$123.65	\$190.26	\$285.12
	\$80,001-120,000	\$85.28	\$146.32	\$225.13	\$337.38
	\$120,001-200,000	\$98.50	\$168.99	\$259.99	\$389.64
	Over \$200,000	\$111.72	\$191.65	\$294.88	\$441.92
CareFirst Enhanced PPO	\$40,000 or less	\$62.88	\$103.51	\$154.47	\$220.88
	\$40,001-60,000	\$77.91	\$129.26	\$194.12	\$280.27
	\$60,001-80,000	\$92.93	\$155.01	\$233.74	\$339.70
	\$80,001-120,000	\$106.13	\$177.68	\$268.61	\$391.94
	\$120,001-200,000	\$119.36	\$200.37	\$303.48	\$444.22
	Over \$200,000	\$132.58	\$223.02	\$338.37	\$496.50
CareFirst HDHP	\$40,000 or less	\$9.74	\$35.34	\$41.65	\$67.22
	\$40,001-60,000	\$12.92	\$37.39	\$57.61	\$102.87
	\$60,001-80,000	\$16.10	\$39.45	\$73.52	\$138.56
	\$80,001-120,000	\$29.28	\$62.10	\$108.35	\$190.77
	\$120,001-200,000	\$42.48	\$84.75	\$143.18	\$242.98
	Over \$200,000	\$55.69	\$107.38	\$178.05	\$295.22
Kaiser Permanente HMO - No Tiers closed to new enrollments		\$101.51	\$249.42	\$282.30	\$430.19

*Based on your salary as of October 10, 2025 or your benefits eligibility date. If your salary decreases to a lower tier, the premium will automatically reduce per the rate chart. If your salary increases to a higher tier, there will be no change in premium.

** Full-time Visiting Faculty premiums are paid post-tax.



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2026 Employee Premiums for Part-time and Limited-time Faculty and Staff

Medical		Part-time Faculty, Visiting Faculty & Staff** – Semi-Monthly		
Plan	Individual	1 Adult & Child(ren)	2 Adults	2 Adults & Child(ren)
CareFirst Core PPO	\$456.33	\$686.18	\$951.31	\$1,193.89
CareFirst Enhanced PPO	\$479.67	\$721.28	\$999.98	\$1,254.96
CareFirst HDHP	\$415.01	\$634.38	\$863.39	\$1,072.93
Kaiser Permanente HMO closed to new enrollments	\$438.44	\$832.99	\$920.68	\$1,315.28

Medical		Limited-time Faculty & Staff** – Monthly		
Plan	Individual	1 Adult & Child(ren)	2 Adults	2 Adults & Child(ren)
CareFirst Limited PPO	\$107.12	\$408.08	\$752.94	\$1,068.42

** Part-time and limited-time Faculty & Staff premiums are paid post-tax.



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2026 Employee Premiums for Dental, Vision, Life Insurance and AD&D

Dental		Full-time Faculty & Staff – Semi-Monthly		
Plan	Individual	1 Adult & Child(ren)	2 Adults	2 Adults & Child(ren)
Delta Dental Core	\$1.23	\$7.08	\$15.12	\$43.14
Delta Dental Enhanced with Orthodontia	\$5.09	\$16.30	\$25.03	\$63.20

Vision	Semi-Monthly Rate
Employee Only	\$2.70
Employee + One	\$4.86
Family	\$7.65

Dependent Life Insurance	Semi-Monthly Rate
Plan 1 - \$4,000, \$2,000	\$.54
Plan 2 - \$10,000, \$5,000	\$1.34

Accidental Death & Dismemberment (AD&D)	Semi-Monthly Rate
Rate per \$1,000 coverage	
\$10,000 AD&D	JHU Paid
Employee Only	\$.007
Employee & Family	\$.0125

Life Insurance	Semi-Monthly Rate
\$10,000 Basic Life	JHU Paid
Supplemental Life Age Bands	Rate Per \$1,000
Age 24 and under	\$0.0100
Age 25 - 29	\$0.0105
Age 30 - 34	\$0.0145
Age 35 - 39	\$0.0185
Age 40 - 44	\$0.0230
Age 45 - 49	\$0.0345
Age 50 - 54	\$0.0580
Age 55 - 59	\$0.1070
Age 60 - 64	\$0.1355
Age 65 - 69	\$0.2560
Age 70 and over	\$0.4150